

Table I.B.2(1997) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	85.7%	47.3%	70.4%	86.5%	96.9%	97.6%	62.3%	96.6%
<b>Industry group</b>								
Agric., fish., forest.	50.5%	25.1%	59.5%	74.8%	96.2%	38.0% *	33.3%	85.0%
Mining	81.6%	27.0% *	52.3%	90.6%	100.0%	100.0%	62.0%	100.0%
Construction	70.0%	44.1%	68.1%	87.4%	93.1%	100.0%	59.8%	94.0%
Manufacturing	95.5%	61.8%	82.0%	90.9%	99.3%	99.6%	79.5%	98.8%
Transp., comm., util.	91.7%	45.7%	74.2%	91.6%	99.5%	98.6%	64.7%	98.6%
Wholesale trade	91.3%	54.1%	87.6%	93.5%	98.9%	100.0%	75.0%	99.1%
Retail trade	81.2%	35.6%	56.3%	73.5%	92.7%	98.9%	50.2%	96.0%
Fin., ins., real est.	92.3%	62.2%	84.6%	95.6%	98.7%	99.8%	72.7%	99.1%
Services	84.3%	51.8%	71.9%	88.8%	96.5%	94.0%	64.6%	94.5%
Unknown	8.6% *	8.6% *	0.0%	0.0%	0.0%	0.0%	8.6% *	0.0%
<b>Ownership</b>								
For profit, incorporated	88.4%	54.6%	72.1%	86.1%	96.0%	99.1%	68.0%	97.1%
For profit, unincorporated	58.5%	33.8%	55.3%	74.9%	97.2%	94.4%	40.6%	95.3%
Nonprofit	92.8%	51.5%	80.0%	94.4%	99.5%	99.5%	71.3%	99.1%
Unknown	81.1%	32.4%	44.5% *	90.0%	98.8%	81.4%	44.5%	85.9%
<b>Age of firm</b>								
Less than 5 years	56.6%	36.2%	55.9%	73.1%	87.2%	90.8%	46.1%	86.5%
5-9 years	66.8%	40.7%	61.6%	77.9%	94.8%	96.9%	53.6%	91.4%
10-19 years	79.8%	56.3%	70.9%	86.3%	96.3%	99.8%	67.0%	95.6%
20 or more years	94.2%	61.5%	85.6%	94.1%	99.2%	99.9%	78.9%	99.2%
Unknown	94.9%	39.0%	70.6%	89.9%	96.5%	96.0%	67.2%	96.0%
<b>Multi/single status</b>								
2 or more locations	97.2%	81.1%	82.2%	94.3%	97.7%	97.6%	87.1%	97.6%
1 location only	72.0%	46.7%	69.5%	84.3%	95.8%	96.5%	60.6%	93.4%
<b>Percent full-time employees</b>								
Less than 25%	47.2%	17.2%	27.1%	55.1%	82.5%	93.3%	24.6%	82.7%
25-49%	82.8%	38.1%	53.3%	74.8%	95.0%	100.0%	51.2%	97.1%
50-74%	82.4%	47.9%	63.2%	85.7%	97.0%	99.6%	57.3%	98.0%
75% or more	89.7%	54.9%	80.1%	91.4%	98.0%	97.1%	71.3%	96.9%
<b>Union presence</b>								
No union employees	84.3%	47.4%	70.7%	87.1%	97.5%	99.5%	62.3%	97.8%
Has union employees	97.4%	64.7%	79.6%	97.0%	97.4%	99.9%	79.8%	99.3%
Unknown	79.4%	35.3%	54.3%	60.9%	88.3%	86.8%	46.9%	85.6%
<b>Percent low wage employees</b>								
50% or more low wage	60.9%	22.4%	31.2%	63.4%	89.9%	94.9%	30.2%	88.7%
Less than 50% low wage	87.3%	54.9%	78.3%	91.9%	98.7%	99.8%	70.1%	98.6%
Unknown	91.9%	29.4%	66.9%	71.1%	94.7%	96.1%	51.1%	95.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table I.B.2(1997) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.55%	1.19%	1.13%	0.60%	0.57%	1.43%	0.79%	0.85%
<b>Industry group</b>								
Agric., fish., forest.	3.53%	4.60%	7.33%	14.99%	10.30%	17.14% *	4.89%	5.11%
Mining	6.50%	9.52% *	14.95%	12.42%	25.82%	14.91%	8.97%	0.00%
Construction	1.82%	1.61%	2.99%	2.77%	2.98%	0.00%	2.36%	1.96%
Manufacturing	0.27%	4.35%	2.94%	1.29%	0.59%	0.30%	1.41%	0.22%
Transp., comm., util.	0.88%	3.55%	3.54%	3.18%	1.25%	0.78%	3.02%	0.54%
Wholesale trade	0.99%	2.79%	2.82%	2.20%	0.66%	0.00%	2.12%	0.44%
Retail trade	0.70%	3.06%	2.62%	1.61%	1.14%	0.55%	1.78%	0.43%
Fin., ins., real est.	0.68%	3.82%	3.39%	2.17%	1.29%	0.15%	2.49%	0.40%
Services	1.58%	2.14%	1.85%	1.21%	0.79%	4.02%	1.37%	2.29%
Unknown	4.77% *	4.78% *	0.00%	0.00%	0.00%	0.00%	4.77% *	0.00%
<b>Ownership</b>								
For profit, incorporated	0.28%	1.36%	1.32%	0.67%	0.80%	0.42%	0.75%	0.34%
For profit, unincorporated	1.02%	1.94%	5.03%	3.36%	1.15%	2.90%	1.65%	1.57%
Nonprofit	0.79%	3.53%	2.74%	1.00%	0.20%	0.31%	2.79%	0.30%
Unknown	6.57%	6.00%	13.96% *	7.68%	0.64%	8.66%	6.65%	7.26%
<b>Age of firm</b>								
Less than 5 years	1.75%	2.13%	3.38%	2.58%	3.97%	5.78%	2.05%	2.45%
5-9 years	1.49%	2.22%	3.38%	1.92%	1.53%	3.08%	1.63%	1.10%
10-19 years	0.86%	2.69%	2.15%	1.22%	1.19%	0.50%	1.42%	0.60%
20 or more years	0.44%	2.33%	1.36%	0.69%	0.28%	0.04%	1.53%	0.15%
Unknown	1.89%	6.93%	4.37%	2.16%	0.81%	2.56%	3.22%	2.00%
<b>Multi/single status</b>								
2 or more locations	1.01%	5.70%	2.64%	0.72%	0.56%	1.47%	1.56%	1.07%
1 location only	0.82%	1.17%	1.18%	0.71%	0.88%	4.12%	0.81%	0.85%
<b>Percent full-time employees</b>								
Less than 25%	1.98%	3.98%	3.83%	4.30%	3.33%	4.16%	2.89%	2.42%
25-49%	0.92%	3.28%	4.44%	2.25%	1.73%	0.03%	2.38%	0.64%
50-74%	0.99%	3.41%	2.39%	1.69%	1.54%	0.13%	2.30%	0.61%
75% or more	0.76%	1.06%	0.85%	0.42%	0.38%	1.78%	0.57%	1.15%
<b>Union presence</b>								
No union employees	0.28%	1.31%	1.20%	0.50%	0.48%	0.24%	1.01%	0.26%
Has union employees	0.55%	5.17%	4.75%	2.87%	1.73%	0.09%	3.54%	0.33%
Unknown	3.12%	3.88%	6.56%	7.04%	4.93%	5.15%	3.60%	3.99%
<b>Percent low wage employees</b>								
50% or more low wage	1.49%	3.17%	2.64%	2.78%	1.43%	3.23%	1.75%	1.42%
Less than 50% low wage	0.30%	1.48%	1.26%	0.54%	0.33%	0.07%	0.94%	0.18%
Unknown	1.76%	2.57%	5.59%	4.69%	2.69%	2.45%	4.08%	2.11%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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